

**FOR IMMEDIATE RELEASE**

**ECTAA Travel Protection Summit 2025: Strengthening Payment Security,  
Navigating Regulatory Challenges, and Enhancing Industry Resilience**

Brussels, 21 February 2025 – The European Travel Agents' and Tour Operators' Association (ECTAA) successfully hosted the Travel Protection Summit 2025 on 19 February at the Brussels Hilton Grand Place Hotel. The event brought together over 140 travel industry professionals, financial experts, policymakers, and technology providers to address the growing challenges in travel protection, including payment security, regulatory compliance, and insurance complexities.

Eric Drésin, Secretary General of ECTAA, opened the summit by underscoring the urgent need for businesses to reinforce their risk management strategies in an increasingly complex regulatory and financial environment. His remarks set the stage for in-depth discussions on how the travel industry can strengthen financial security, compliance, and consumer protection, all while maintaining competitiveness.

A highlight of the event was a special message from EU Commissioner Apostolos Tzitzikostas, who emphasized that resilience and competitiveness in the EU travel and tourism sector must go hand in hand with improved passenger and traveler protection. His address reinforced the importance of balancing industry growth with stronger safeguards for businesses and consumers alike.

Payment protection emerged as a key theme, with expert contributions shedding light on the four-party model (cardholder, issuer, acquirer, and merchant) and its critical role in managing financial risks. In this highly complex environment, discussions examined the differences between the agency and merchant models, highlighting the advantages of virtual cards in enhancing the security and efficiency of B2B travel payments. However, it was also acknowledged that there is still significant work to be done in educating the travel industry on payment risk and protection.

The issue of chargebacks in the travel sector was a focal point of discussion. An interactive dialogue between panelists and the audience provided valuable insights into how travel businesses can handle chargebacks more effectively, reduce financial losses, and improve dispute resolution processes.

Beyond payment security, the summit explored the impact of EU legislation and recent rulings by the EU Court of Justice on how businesses must adapt their protection mechanisms. Speakers highlighted how regulatory changes are compelling companies to reassess their risk management strategies, particularly in the fragmented B2B travel insurance market, where securing effective solutions across multiple jurisdictions remains a major challenge.

Closing the summit, ECTAA Vice-President Heli Mäki-Fränki summarized the key takeaways, emphasizing the importance of ongoing collaboration between travel agents, tour operators, financial institutions, and regulators. She also announced the ECTAA Travel Distribution Summit, set to take place on 10-11 February 2026 in Brussels, which will continue the industry dialogue on the future of travel distribution, innovation, and regulatory frameworks.

The ECTAA Travel Protection Summit 2025 was made possible through the generous support of Visa, Mastercard, Chargebacks911, Actuary, and TMU Management, whose contributions underscored the industry's collective commitment to enhancing financial security, regulatory compliance, and consumer protection.

For more information about ECTAA and upcoming events, please visit [www.ectaa.org](http://www.ectaa.org).

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**About ECTAA**

ECTAA represents the interests of 80,000 travel agents and tour operators in Europe, which provide consultancy and sell transport, accommodation, leisure and other tourism services as well as combined products to leisure and business customers.

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